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**IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

In re: **Joshua K. Craddock**  
11112 Dunlavin Court  
Haslet, TX 76052

**xxx-xx-8763**

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Case No:

Date: **3/4/2019**

Chapter 13

**Crystal R. Craddock**  
11112 Dunlavin Court  
Haslet, TX 76052

**xxx-xx-6272**

Debtor(s)

**DEBTOR'S(S)' CHAPTER 13 PLAN  
(CONTAINING A MOTION FOR VALUATION)**

**DISCLOSURES**

- ☒ This *Plan* does not contain any *Nonstandard Provisions*.
- ☐ This *Plan* contains *Nonstandard Provisions* listed in Section III.
- ☐ This *Plan* does not limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.
- ☒ This *Plan* does limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.

This *Plan* does not avoid a security interest or lien.

Language in italicized type in this *Plan* shall be as defined in the "General Order 2017-01, Standing Order Concerning Chapter 13 Cases" and as it may be superseded or amended ("General Order"). All provisions of the General Order shall apply to this *Plan* as if fully set out herein.

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Plan Payment: **\$2,725.00**

Plan Term: **60 months**

Plan Base: **\$163,500.00**

Applicable Commitment Period: **60 months**

Value of Non-exempt property per § 1325(a)(4): **\$0.00**

Monthly Disposable Income per § 1325(b)(2): **\$0.00**

Monthly Disposable Income x ACP ("UCP"): **\$0.00**

Case No:

Debtor(s): **Joshua K. Craddock**  
**Crystal R. Craddock****MOTION FOR VALUATION**

Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims who do not accept the *Plan*, *Debtor(s)* hereby move(s) the Court to value the *Collateral* described in Section I, Part E.(1) and Part F of the *Plan* at the lesser of the value set forth therein or any value claimed on the proof of claim. Any objection to valuation shall be filed at least seven (7) days prior to the date of the *Trustee's* pre-hearing conference regarding Confirmation or shall be deemed waived.

**SECTION I**  
**DEBTOR'S(S) CHAPTER 13 PLAN - SPECIFIC PROVISIONS**  
**FORM REVISED 7/1/17**

**A. PLAN PAYMENTS:**

*Debtor(s)* propose(s) to pay to the *Trustee* the sum of:

\$2,725.00 per month, months 1 to 60.

For a total of \$163,500.00 (estimated "*Base Amount*").

First payment is due 4/2/2019.

The applicable commitment period ("*ACP*") is 60 months.

Monthly Disposable Income ("*DI*") calculated by *Debtor(s)* per § 1325(b)(2) is: \$0.00.

The Unsecured Creditors' Pool ("*UCP*"), which is *DI* x *ACP*, as estimated by the *Debtor(s)*, shall be no less than:  
\$0.00.

*Debtor's(s')* equity in non-exempt property, as estimated by *Debtor(s)* per § 1325(a)(4), shall be no less than:  
\$0.00.

**B. STATUTORY, ADMINISTRATIVE AND DSO CLAIMS:**

1. **CLERK'S FILING FEE:** Total filing fees paid through the *Plan*, if any, are \$0.00 and shall be paid in full prior to disbursements to any other creditor.
2. **STATUTORY TRUSTEE'S PERCENTAGE FEE(S) AND NOTICING FEES:** *Trustee's Percentage Fee(s)* and any noticing fees shall be paid first out of each receipt as provided in General Order 2017-01 (as it may be superseded or amended) and 28 U.S.C. § 586(e)(1) and (2).
3. **DOMESTIC SUPPORT OBLIGATIONS:** The *Debtor* is responsible for paying any Post-petition Domestic Support Obligation directly to the DSO claimant. Pre-petition Domestic Support Obligations per Schedule "E/F" shall be paid in the following monthly payments:

<u>DSO CLAIMANTS</u>	<u>SCHED. AMOUNT</u>	<u>%</u>	<u>TERM (APPROXIMATE)</u> <u>(MONTHS __ TO __)</u>	<u>TREATMENT</u> <u>\$__ PER MO.</u>
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**C. ATTORNEY FEES:** To Richard M. Weaver & Associates, total: \$3,700.00;  
\$1,938.00 Pre-petition; \$1,762.00 disbursed by the *Trustee*.

Case No:

Debtor(s): **Joshua K. Craddock**  
**Crystal R. Craddock****D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

MORTGAGEE	SCHED. ARR. AMT	DATE ARR. THROUGH	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
Wells Fargo Home Mortgage Homestead	\$31,389.00	11/1/17-3/1/19	0.00%	Month(s) 1-59	Pro-Rata

**D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY THE TRUSTEE IN A CONDUIT CASE:**

MORTGAGEE	# OF PAYMENTS PAID BY TRUSTEE	CURRENT POST- PETITION MORTGAGE PAYMENT AMOUNT	FIRST CONDUIT PAYMENT DUE DATE (MM-DD-YY)
Wells Fargo Home Mortgage Homestead	59 month(s)	\$1,819.09	6/1/2019

**D.(3) POST-PETITION MORTGAGE ARREARAGE:**

MORTGAGEE	TOTAL AMT.	DUE DATE(S) (MM-DD-YY)	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
Wells Fargo Home Mortgage Homestead	\$3,638.18	4/1/19-5/1/19	0.00%	Month(s) 1-59	Pro-Rata

**E.(1) SECURED CREDITORS - PAID BY THE TRUSTEE:**

A.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT Per Mo.
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B.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%		TREATMENT Pro-rata
Conn's HomePlus Household Goods	\$2,142.00	\$800.00	0.00%		Pro-Rata

To the extent the value amount in E.(1) is less than the scheduled amount in E.(1), the creditor may object. In the event a creditor objects to the treatment proposed in paragraph E.(1), the *Debtor(s)* retain(s) the right to surrender the *Collateral* to the creditor in satisfaction of the creditor's claim.

**E.(2) SECURED 1325(a)(9) CLAIMS PAID BY THE TRUSTEE - NO CRAM DOWN:**

A.

CREDITOR / COLLATERAL	SCHED. AMT.	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT Per Mo.
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B.

CREDITOR / COLLATERAL	SCHED. AMT.	%		TREATMENT Pro-rata
Dorado Ranch HOA HOA	\$981.00	0.00%		Pro-Rata

Case No:

Debtor(s): **Joshua K. Craddock**  
**Crystal R. Craddock**

The valuation of *Collateral* set out in E.(1) and the interest rate to be paid on the above scheduled claims in E.(1) and E.(2) will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

Absent any objection to the treatment described in E.(1) or E.(2), the creditor(s) listed in E.(1) and E.(2) shall be deemed to have accepted the *Plan* per section 1325(a)(5)(A) of the Bankruptcy Code and to have waived its or their rights under section 1325(a)(5)(B) and (C) of the Bankruptcy Code.

**F. SECURED CREDITORS - COLLATERAL TO BE SURRENDERED:**

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	TREATMENT
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Upon confirmation, pursuant to 11 U.S.C. § 1322(b)(8), the surrender of the *Collateral* described herein will provide for the payment of all or part of a claim against the *Debtor(s)* in the amount of the value given herein.

The valuation of *Collateral* in F will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

The *Debtor(s)* request(s) that the automatic stay be terminated as to the surrendered *Collateral*. If there is no objection to the surrender, the automatic stay shall terminate and the *Trustee* shall cease disbursements on any secured claim which is secured by the *Surrendered Collateral*, without further order of the Court, on the 7th day after the date the *Plan* is filed. However, the stay shall not be terminated if the *Trustee* or affected secured lender files an objection in compliance with paragraph 8 of the General Order until such objection is resolved.

Nothing in this *Plan* shall be deemed to abrogate any applicable non-bankruptcy statutory or contractual rights of the *Debtor(s)*.

**G. SECURED CREDITORS - PAID DIRECT BY DEBTOR:**

CREDITOR	COLLATERAL	SCHED. AMT.
<b>BMG Auto</b>	<b>2014 Jeep Grand Cherokee (approx. 100,000 miles)</b>	<b>\$17,326.00</b>
<b>Capital One Auto Finance</b>	<b>2013 Dodge Ram 1500</b>	<b>\$6,000.00</b>

**H. PRIORITY CREDITORS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:**

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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**I. SPECIAL CLASS:**

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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JUSTIFICATION: \_\_\_\_\_

**J. UNSECURED CREDITORS:**

CREDITOR	SCHED. AMT.	COMMENT
<b>Acceptance Now</b>	<b>\$7,707.00</b>	
<b>Central Credit Services, LLC</b>	<b>\$59.00</b>	
<b>Conn's HomePlus</b>	<b>\$1,342.00</b>	<b>Unsecured portion of the secured debt (Bifurcated)</b>
<b>Credit One Bank</b>	<b>\$804.00</b>	
<b>ERC/Enhanced Recovery Corp</b>	<b>\$1,400.00</b>	
<b>First Premier Bank</b>	<b>\$902.00</b>	

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Debtor(s): **Joshua K. Craddock**  
**Crystal R. Craddock**


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First Premier Bank	\$134.00
LVNV Funding/Resurgent Capital	\$712.00
Midwest Recovery Systems	\$778.00
NTTA	\$200.00
Recmgmt Srvc	\$233.00
RS Clark & Associates	\$114.00
TXU/Texas Energy	\$1,272.00
U.S. Department of Education	\$10,642.00
U.S. Department of Education	\$9,857.00
U.S. Department of Education	\$5,867.00
U.S. Department of Education	\$5,176.00
U.S. Department of Education	\$5,073.00
U.S. Department of Education	\$4,844.00
U.S. Department of Education	\$4,722.00
U.S. Department of Education	\$3,801.00
U.S. Department of Education	\$3,585.00
U.S. Department of Education	\$2,422.00
U.S. Department of Education	\$2,396.00
U.S. Department of Education	\$1,303.00

TOTAL SCHEDULED UNSECURED:	<u>\$75,345.00</u>
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The *Debtor's(s')* estimated (but not guaranteed) payout to unsecured creditors based on the scheduled amount is 2%.

General unsecured claims will not receive any payment until after the order approving the TRCC becomes final.

**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

§ 365 PARTY	ASSUME/REJECT	CURE AMOUNT	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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**SECTION II**  
**DEBTOR'S(S') CHAPTER 13 PLAN - GENERAL PROVISIONS**  
**FORM REVISED 7/1/17**

**A. SUBMISSION OF DISPOSABLE INCOME:**

*Debtor(s)* hereby submit(s) future earnings or other future income to the *Trustee* to pay the *Base Amount*.

**B. ADMINISTRATIVE EXPENSES, DSO CLAIMS & PAYMENT OF TRUSTEE'S STATUTORY PERCENTAGE FEE(S) AND NOTICING FEES:**

The Statutory Percentage Fees of the *Trustee* shall be paid in full pursuant to 11 U.S.C. §§ 105(a), 1326(b)(2), and 28 U.S.C. § 586(e)(1)(B). The *Trustee* is authorized to charge and collect Noticing Fees as indicated in Section I, Part "B" hereof.

**C. ATTORNEY FEES:**

*Debtor's(s')* Attorney Fees totaling the amount indicated in Section I, Part C, shall be disbursed by the *Trustee* in the amount shown as "Disbursed By The Trustee" pursuant to this *Plan* and the ***Debtor's(s')*** Authorization for Adequate Protection Disbursements ("AAPD"), if filed.

Case No:

Debtor(s): **Joshua K. Craddock**  
**Crystal R. Craddock**

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**D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

The Pre-Petition *Mortgage Arrearage* shall be paid by the *Trustee* in the allowed pre-petition arrearage amount and at the rate of interest indicated in Section I, Part D.(1). To the extent interest is provided, it will be calculated from the date of the Petition. The principal balance owing upon confirmation of the *Plan* on the allowed pre-petition *Mortgage Arrearage* amount shall be reduced by the total adequate protection less any interest (if applicable) paid to the creditor by the *Trustee*. Such creditors shall retain their liens.

**D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY TRUSTEE IN A CONDUIT CASE:**

*Current Post-Petition Mortgage Payment(s)* shall be paid by the *Trustee* as indicated in Section I, Part D.(2), or as otherwise provided in the General Order.

The *Current Post-Petition Mortgage Payment(s)* indicated in Section I, Part D.(2) reflects what the *Debtor(s)* believe(s) is/are the periodic payment amounts owed to the *Mortgage Lender* as of the date of the filing of this *Plan*. Adjustment of the *Plan Payment* and *Base Amount* shall be calculated as set out in the General Order, paragraph 15(c)(3).

Payments received by the *Trustee* for payment of the *Debtor's Current Post-Petition Mortgage Payment(s)* shall be deemed adequate protection to the creditor.

Upon completion of the *Plan*, *Debtor(s)* shall resume making the *Current Post-Petition Mortgage Payments* required by their contract on the due date following the date specified in the *Trustee's* records as the date through which the *Trustee* made the last *Current Post-Petition Mortgage Payment*.

Unless otherwise ordered by the Court, and subject to Bankruptcy Rule 3002.1(f)-(h), if a *Conduit Debtor* is current on his/her *Plan Payments* or the payment(s) due pursuant to any wage directive, the *Mortgage Lender* shall be deemed current post-petition.

**D.(3) POST-PETITION MORTGAGE ARREARAGE:**

The *Post-Petition Mortgage Arrearage* shall be paid by the *Trustee* in the allowed amount and at the rate of interest indicated in Section I, Part D.(3). To the extent interest is provided, it will be calculated from the date of the Petition.

*Mortgage Lenders* shall retain their liens.

**E.(1) SECURED CLAIMS TO BE PAID BY TRUSTEE:**

The claims listed in Section I, Part E.(1) shall be paid by the *Trustee* as secured to the extent of the lesser of the allowed claim amount (per a timely filed Proof of Claim not objected to by a party in interest) or the value of the *Collateral* as stated in the *Plan*. Any amount claimed in excess of the value shall automatically be split and treated as unsecured as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(1) as set out in 11 U.S.C. § 1325(a)(5)(B)(i) and shall receive interest at the rate indicated from the date of confirmation or, if the value shown is greater than the allowed claim amount, from the date of the Petition, up to the amount by which the claim is over-secured. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments less any interest (if applicable) paid to the creditor by the *Trustee*.

**E.(2) SECURED 1325(a)(9) CLAIMS TO BE PAID BY THE TRUSTEE--NO CRAM DOWN:**

Claims in Section I, Part E.(2) are either debts incurred within 910 days of the *Petition Date* secured by a purchase money security interest in a motor vehicle acquired for the personal use of the *Debtor(s)* or debts incurred within one year of the *Petition Date* secured by any other thing of value.

The claims listed in Section I, Part E.(2) shall be paid by the *Trustee* as fully secured to the extent of the allowed amount (per a timely filed Proof of Claim not objected to by a party in interest). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(2) until the earlier of the payment of the underlying debt determined under non-bankruptcy law or a discharge under § 1328 and shall receive interest at the rate indicated from the date of confirmation. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments paid to the creditor by the *Trustee*.

To the extent a secured claim not provided for in Section I, Part D, E.(1) or E.(2) is allowed by the Court, *Debtor(s)* will pay the claim direct per the contract or statute.

Each secured claim shall constitute a separate class.

Case No:

Debtor(s): **Joshua K. Craddock**  
**Crystal R. Craddock**

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**F. SATISFACTION OF CLAIM BY SURRENDER OF COLLATERAL:**

The claims listed in Section I, Part F shall be satisfied as secured to the extent of the value of the *Collateral*, as stated in the *Plan*, by surrender of the *Collateral* by the *Debtor(s)* on or before confirmation. Any amount claimed in excess of the value of the *Collateral*, to the extent it is allowed, shall be automatically split and treated as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a).

Each secured claim shall constitute a separate class.

**G. DIRECT PAYMENTS BY DEBTOR(S):**

Payments on all secured claims listed in Section I, Part G shall be disbursed by the *Debtor(s)* to the claimant in accordance with the terms of their agreement or any applicable statute, unless otherwise provided in Section III, "Nonstandard Provisions."

No direct payment to the IRS from future income or earnings in accordance with 11 U.S.C. § 1322(a)(1) will be permitted.

Each secured claim shall constitute a separate class.

**H. PRIORITY CLAIMS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:**

Failure to object to confirmation of this *Plan* shall not be deemed acceptance of the "SCHED. AMT." shown in Section I, Part H. The claims listed in Section I, Part H shall be paid their allowed amount by the *Trustee*, in full, pro-rata, as priority claims, without interest.

**I. CLASSIFIED UNSECURED CLAIMS:**

Classified unsecured claims shall be treated as allowed by the Court.

**J. GENERAL UNSECURED CLAIMS TIMELY FILED:**

All other allowed claims not otherwise provided for herein shall be designated general unsecured claims.

**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

As provided in § 1322(b)(7) of the Bankruptcy Code, the *Debtor(s)* assume(s) or reject(s) the executory contracts or unexpired leases with parties as indicated in Section I, Part K.

Assumed lease and executory contract arrearage amounts shall be disbursed by the *Trustee* as indicated in Section I, Part K.

**L. CLAIMS TO BE PAID:**

"TERM (APPROXIMATE)" as used in this *Plan* states the estimated number of months from the *Petition Date* required to fully pay the allowed claim. If adequate protection payments have been authorized and made, they will be applied to principal as to both under-secured and fully secured claims and allocated between interest and principal as to over-secured claims. Payment pursuant to this *Plan* will only be made on statutory, secured, administrative, priority and unsecured claims that are allowed or, pre-confirmation, that the *Debtor(s)* has/have authorized in a filed Authorization for Adequate Protection Disbursements.

**M. ADDITIONAL PLAN PROVISIONS:**

Any additional *Plan* provisions shall be set out in Section III, "Nonstandard Provisions."

**N. POST-PETITION NON-ESCROWED AD VALOREM (PROPERTY) TAXES AND INSURANCE:**

Whether the *Debtor* is a *Conduit Debtor* or not, if the regular payment made by the *Debtor* to a *Mortgage Lender* or any other lienholder secured by real property does not include an escrow for the payment of ad valorem (property) taxes or insurance, the *Debtor* is responsible for the timely payment of post-petition taxes directly to the tax assessor and is responsible for maintaining property insurance as required by the mortgage security agreement, paying all premiums as they become due directly to the insurer. If the *Debtor* fails to make these payments, the mortgage holder may, but is not required to, pay the taxes and/or the insurance. If the mortgage holder pays the taxes and/or insurance, the mortgage holder may file, as appropriate, a motion for reimbursement of the amount paid as an administrative claim or a *Notice of Payment Change by Mortgage Lender* or a *Notice of Fees, Expenses, and Charges*.

**O. CLAIMS NOT FILED:**

A claim not filed with the Court will not be paid by the *Trustee* post-confirmation regardless of its treatment in Section I or on the *AAPD*.

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**Crystal R. Craddock**

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**P. CLAIMS FOR PRE-PETITION NON-PECUNIARY PENALTIES, FINES, FORFEITURES, MULTIPLE, EXEMPLARY OR PUNITIVE DAMAGES:**

Any unsecured claim for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims, shall be paid only a pro-rata share of any funds remaining after all other unsecured claims, including late filed claims, have been paid in full.

**Q. CLAIMS FOR POST-PETITION PENALTIES AND INTEREST:**

No interest, penalty, or additional charge shall be allowed on any pre-petition claims subsequent to the filing of the petition, unless expressly provided herein.

**R. BUSINESS CASE OPERATING REPORTS:**

Upon the filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report, business *Debtors* are no longer required to file operating reports with the *Trustee*, unless the *Trustee* requests otherwise. The filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report shall terminate the *Trustee's* duties but not the *Trustee's* right to investigate or monitor the *Debtor's(s)* business affairs, assets or liabilities.

**S. NO TRUSTEE'S LIABILITY FOR DEBTOR'S POST-CONFIRMATION OPERATION AND BAR DATE FOR CLAIMS FOR PRE-CONFIRMATION OPERATIONS:**

The *Trustee* shall not be liable for any claim arising from the post-confirmation operation of the *Debtor's(s)* business. Any claims against the *Trustee* arising from the pre-confirmation operation of the *Debtor's(s)* business must be filed with the Bankruptcy Court within sixty (60) days after entry by the Bankruptcy Court of the Order of Confirmation or be barred.

**T. DISPOSAL OF DEBTOR'S NON-EXEMPT PROPERTY; RE-VESTING OF PROPERTY; NON-LIABILITY OF TRUSTEE FOR PROPERTY IN POSSESSION OF DEBTOR WHERE DEBTOR HAS EXCLUSIVE RIGHT TO USE, SELL, OR LEASE IT; AND TRUSTEE PAYMENTS UPON POST CONFIRMATION CONVERSION OR DISMISSAL:**

*Debtor(s)* shall not dispose of or encumber any non-exempt property or release or settle any lawsuit or claim by *Debtor(s)*, prior to discharge, without consent of the *Trustee* or order of the Court after notice to the *Trustee* and all creditors.

Property of the estate shall not vest in the *Debtor* until such time as a discharge is granted or the *Case* is dismissed or closed without discharge. Vesting shall be subject to all liens and encumbrances in existence when the *Case* was filed and all valid post-petition liens, except those liens avoided by court order or extinguished by operation of law. In the event the *Case* is converted to a case under chapter 7, 11, or 12 of the Bankruptcy Code, the property of the estate shall vest in accordance with applicable law. After confirmation of the *Plan*, the *Trustee* shall have no further authority, fiduciary duty or liability regarding the use, sale, insurance of or refinance of property of the estate except to respond to any motion for the proposed use, sale, or refinance of such property as required by the applicable laws and/or rules. Prior to any discharge or dismissal, the *Debtor(s)* must seek approval of the court to purchase, sell, or refinance real property.

Upon dismissal of the *Case* post confirmation, the *Trustee* shall disburse all funds on hand in accordance with this *Plan*. Upon conversion of the *Case*, any balance on hand will be disbursed by the *Trustee* in accordance with applicable law.

**U. ORDER OF PAYMENT:**

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 *Trustee* after the entry of an order confirming the Chapter 13 Plan, whether pursuant to this *Plan* or a modification thereof, will be paid in the order set out below, to the extent a creditor's claim is allowed or the disbursement is otherwise authorized. Each numbered paragraph below is a level of payment. All disbursements which are in a specified monthly amount are referred to as "per mo." At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on a per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. If multiple claimants are scheduled to receive per mo payments within the same level of payment and there are insufficient funds to make those payments in full, available funds will be disbursed to the claimants within that level on a pro-rata basis. Claimants with a higher level of payment which are designated as receiving pro-rata payments shall be paid, in full, before any disbursements are made to any claimant with a lower level of payment.



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1st -- Clerk's Filing Fee and Trustee's Percentage Fee(s) and Noticing Fees in B.(1) and B.(2) and per statutory provisions will be paid in full.

2nd -- Current Post-Petition Mortgage Payments (Conduit) in D.(2) and as adjusted according to the General Order, which must be designated to be paid per mo.

3rd -- Creditors listed in E.(1)(A) and E.(2)(A), which must be designated to be paid per mo, and Domestic Support Obligations ("DSO") in B.(3), which must be designated to be paid per mo.

4th -- Attorney Fees in C, which must be designated to be paid pro-rata.

5th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid per mo.

6th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid pro-rata.

7th -- Arrearages owed on Executory Contracts and Unexpired Leases in K, which must be designated to be paid per mo.

8th -- Any Creditors listed in D.(1), if designated to be paid per mo.

9th -- Any Creditors listed in D.(1), if designated to be paid pro-rata and/or Creditors listed in E.(1)(B) or E.(2)(B), which must be designated to be paid pro-rata.

10th -- All amounts allowed pursuant to a *Notice of Fees, Expenses and Charges*, which will be paid pro-rata.

11th -- Priority Creditors Other than Domestic Support Obligations ("Priority Creditors") in H, which must be designated to be paid pro-rata.

12th -- Special Class in I, which must be designated to be paid per mo.

13th -- Unsecured Creditors in J, other than late filed or penalty claims, which must be designated to be paid pro-rata.

14th -- Late filed claims by Secured Creditors in D.(1), D.(2), D.(3), E.(1) and E.(2), which must be designated to be paid pro-rata, unless other treatment is authorized by the Court.

15th -- Late filed claims for DSO or filed by Priority Creditors in B.(3) and H, which must be designated to be paid pro-rata.

16th -- Late filed claims by Unsecured Creditors in J, which must be designated to be paid pro-rata.

17th -- Unsecured claims for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims. These claims must be designated to be paid pro-rata.

**V. POST-PETITION CLAIMS:**

Claims filed under § 1305 of the Bankruptcy Code shall be paid as allowed. To the extent necessary, *Debtor(s)* will modify this *Plan*.

**W. TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS ("TRCC") PROCEDURE:**

See the provisions of the General Order regarding this procedure.

Case No:

Debtor(s): **Joshua K. Craddock**  
**Crystal R. Craddock**

---

**SECTION III**  
**NONSTANDARD PROVISIONS**

The following nonstandard provisions, if any, constitute terms of this *Plan*. Any nonstandard provision placed elsewhere in the *Plan* is void.

**None.**

I, the undersigned, hereby certify that the *Plan* contains no nonstandard provisions other than those set out in this final paragraph.

**/s/ Richard Weaver**

Richard Weaver, Debtor's(s') Attorney

Debtor (if unrepresented by an attorney)

Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) is respectfully submitted.

**/s/ Richard Weaver**

Richard Weaver, Debtor's(s') Counsel

**21010820**

State Bar Number

**/s/ Joshua K. Craddock**

Joshua K. Craddock, Debtor

**/s/ Crystal R. Craddock**

Crystal R. Craddock, Joint Debtor

Case No:

Debtor(s): **Joshua K. Craddock**  
**Crystal R. Craddock**

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that the foregoing Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) was served on the following entities either by Electronic Service or by First Class Mail, Postage Pre-paid on the **4th day of March, 2019** :

(List each party served, specifying the name and address of each party)

Dated: **March 4, 2019**

**/s/ Richard Weaver**

Richard Weaver, Debtor's(s') Counsel

Aaron Sales & Lease  
309 E Paces Ferry Rd NE  
Atlanta, GA 30305

Attorney General of Texas  
Bankruptcy Section  
400 S Zang Blvd Ste 500  
Dallas, TX 75208-6640

Central Credit Services, LLC  
xxxx3944  
9550 Regency Square Blvd  
Suite 500A  
Jacksonville, FL 32225

Acceptance Now  
xxxxxxxxxxxxxxxxxxxx0303  
ATTN: AcceptanceNOW Customer  
Service / B  
5501 Headquarters Dr  
Plano, TX 75024

Bank of America  
PO Box 982284  
El Paso, TX 79998-2235

Centrus Auto Finance  
6410 Southpoint Pkwy S-3  
Jacksonville, FL 32216

American InfoSource  
PO Box 248848  
Oklahoma City, OK 73124

BMG Auto  
2418 W Division Street  
Arlington, TX 76012

Conn's HomePlus  
xxxxx4730  
Attn: Bankruptcy Dept  
PO Box 2358  
Beaumont, TX 77704

AmeriCredit/GM Financial  
xxxxx2270  
Attn: Bankruptcy  
PO Box 183853  
Arlington, TX 76096

Bonial & Associates PC  
14841 Dallas Parkway Ste 425  
Dallas, TX 75254

Convergent Outsourcing  
PO Box 9004  
Renton, WA 98057

Applied Card Bank  
PO Box 5165  
Newark, DE 19711

Caine & Weiner  
PO Box 5010  
Woodland Hills, CA 91365-5010

Credit Collections  
PO Box 773  
Needham Heights, MA 02494

AT&T Corp  
4515 N Santa Fe Ave  
Oklahoma City, OK 73118

Capital One Auto Finance  
xxxxxxxxxxxx1001  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130

Credit One Bank  
xxxxxxxxxxxx6344  
ATTN: Bankruptcy Department  
PO Box 98873  
Las Vegas, NV 89193

Case No:

Debtor(s): **Joshua K. Craddock**  
**Crystal R. Craddock**Credit Systems Inc.  
1277 Country Club Lane  
Ft. Worth, TX 76112-2304Federal Pacific Credit  
PO Box 27198  
Salt Lake City, UT 84127IC Systems  
444 Highway 96 East  
Saint Paul, MN 55164DATCU Credit Union  
xxxxxxxx0002  
Attn: Bankruptcy  
PO Box 827  
Denton, TX 76202FedLoan Servicing  
xxxxxxxxxxxx0001  
Attn: Bankruptcy  
PO Box 69184  
Harrisburg, PA 17106IRS  
Centralized Insolvency Operations  
PO Box 7346  
Philadelphia, PA 19101-7346Debt Recovery  
6800 Jericho Turnpike Ste 113E  
Syosset, NY 11791FHA Single Family Loan Mtg -  
US Dept of Housing & Urban HUD  
801 Cherry St Unit 45  
Fort Worth, TX 76102-6882IRS- Special Procedures Staff  
Bankruptcy: Mail Code 502DAL  
1100 Commerce Street RM 9a20  
Dallas, TX 75242DHI Mortgage Company  
xxxxxx1213  
Attn: Bankruptcy  
10700 Pecan Park Blvd, Ste 450  
Austin, TX 78750Fingerhut  
xxxxxxxxxxxx9546  
Attn: Bankruptcy  
6250 Ridgewood Rd  
Saint Cloud, MN 56303Jefferson Capital  
PO Box 7999  
Saint Cloud, MN 56302Diversified Consultants  
PO Box 551268  
Jacksonville, FL 32255First Premier Bank  
xxxxxxxxxxxx0868  
Attn: Bankruptcy  
PO Box 5524  
Sioux Falls, SD 57117Joshua K. Craddock  
11112 Dunlavin Court  
Haslet, TX 76052Dorado Ranch HOA  
xxxxxxxx5403  
3102 Oak Law Ste 202  
Dallas, TX 75219First Premier Bank  
xxxxxxxxxxxx8172  
Attn: Bankruptcy  
PO Box 5524  
Sioux Falls, SD 57117LVNV Funding/Resurgent Capital  
xxxxxxxxxxxx6740  
Attn: Bankruptcy  
PO Box 10497  
Greenville, SC 29603Dynamic Rec  
2775 Villa Creek  
Dallas, TX 75234GFC Lending LLC  
PO Box 29018  
Phoenix, AZ 85038Markone Fin  
xxxxx0524  
P O Box 17038  
Jacksonville, FL 32245ERC/Enhanced Recovery Corp  
xxxxx0230  
Attn: Bankruptcy  
8014 Bayberry Road  
Jacksonville, FL 32256Go Financial  
7465 E Hampton Ave  
Mesa, AZ 85209Matts Motors LLC  
2179  
3412 E Highway 82  
Gainesville, TX 76240

Case No:

Debtor(s): **Joshua K. Craddock**  
**Crystal R. Craddock**

Medicredit PO Box 1629 Maryland Heights, MO 63043	RS Clark & Associates xxxxxxxxxxx7983 12990 Pandora Drive Suite 150 Dallas, TX 75238	U.S. Department of Education xxxx1017 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116
Midland Funding 2365 Northside Drive Ste 300 San Diego, CA 92108	RSH & Associates, LLC PO Box 14515 Lenexa, KS 66285-4515	U.S. Department of Education xxxx2973 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116
Midwest Recovery Systems xxxxxxxxxx4090 Attn: Bankruptcy PO Box 899 Florissant, MO 63032	Stellar Recovery Inc. 4500 Salisbury Rd Ste 10 Jacksonville, FL 32216	U.S. Department of Education xxxx1025 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116
National Credit Adjusters PO BOX 3023 Hutchinson, KS 67504	Synchrony Bank/Lowes xxxxxxxxxxx9278 Attn: Bankruptcy PO Box 965060 Orlando, FL 32896	U.S. Department of Education xxxx1015 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116
NTTA Violation Processing Center PO Box 260928 Plano, TX 75026-0928	Tarrant County Linebarger Goggan Blair & Sampson 2777 Stemmons Fwy Ste 1000 Dallas, TX 75207	U.S. Department of Education xxxx1031 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116
Plain Green Loans xxxx2621 Attn: Bankruptcy 1900 Frost Rd Ste 100 Bristol, PA 19007	Tribute Card xxxxxxxxxxx0492 Cardholder Services PO Box 105555 Atlanta, GA 30348	U.S. Department of Education xxxx1020 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116
Quantum 3 Group PO Box 788 Kirkland, WA 98083	TXU/Texas Energy xxxxxxxxxxx3999 Attn: Bankruptcy PO Box 650393 Dallas, TX 75265	U.S. Department of Education xxxx2965 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116
Recmgmt Svc xxxxxxx0658 Attn: Bankruptcy 4200 Cantera Drive, Suite 211 Warrenville, IL 60555	U.S. Department of Education xxxx1027 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116	U.S. Department of Education xxxx2969 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116

Case No:

Debtor(s): **Joshua K. Craddock**  
**Crystal R. Craddock**

---

U.S. Department of Education  
xxxx1028  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

Wells Fargo Bank  
xxxxxxxxxxxx0004  
Attn: Bankruptcy Dept  
PO Box 6429  
Greenville, SC 29606

U.S. Department of Education  
xxxx1021  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

Wells Fargo Home Mortgage  
xxxxxx1595  
8480 Stagecoach Cir  
Frederick, MD 21701

U.S. Department of Education  
xxxx2970  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

US Dept of Education  
xxxxxx2721  
Attn: Bankruptcy  
PO Box 16448  
Saint Paul, MN 55116

US Dept. of Hud - Title 1  
52 Corporate Circle  
Albany, NY 12203-5121

US Department of Education/Great  
Lakes  
xxxxxxxxxxxx7577  
Attn: Bankruptcy  
PO Box 7860  
Madison, WI 53707

Verizon - Bankruptcy  
500 Technology Dr. Suite 300  
Weldon Spring, MO 63304

Veterans Adm. Dept of Veteran's  
Affairs  
Regional Office Finance Sec. (24)  
One Veterans Plaza  
701 Clay Avenue  
Waco, TX 76799-0001

**Richard M. Weaver & Associates**5601 Airport Freeway  
Fort Worth, TX 76117Bar Number: **21010820**Phone: **(817) 222-1108****IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

Revised 10/1/2016

IN RE: **Joshua K. Craddock**  
11112 Dunlavin Court  
Haslet, TX 76052**xxx-xx-8763****\$**

CASE NO:

**\$****\$****\$****\$****Crystal R. Craddock**  
11112 Dunlavin Court  
Haslet, TX 76052**xxx-xx-6272**

Debtor(s)

**AUTHORIZATION FOR ADEQUATE PROTECTION DISBURSEMENTS** DATED: **3/4/2019**

The undersigned Debtor(s) hereby request that payments received by the Trustee prior to confirmation be disbursed as indicated below:

Periodic Payment Amount	<b>\$2,725.00</b>	
Disbursements	First (1)	Second (2) (Other)
Account Balance Reserve	\$5.00	\$5.00 carried forward
Trustee Percentage Fee	\$272.00	\$272.50
Filing Fee	\$0.00	\$0.00
Noticing Fee	\$81.90	\$0.00
<b>Subtotal Expenses/Fees</b>	<b>\$358.90</b>	<b>\$272.50</b>
Available for payment of Adequate Protection, Attorney Fees and Current Post-Petition Mortgage Payments:	<b>\$2,366.10</b>	<b>\$2,452.50</b>

**CREDITORS SECURED BY VEHICLES (CAR CREDITORS):**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
------	------------	------------------	---------------------	--------------------------------	------------------------------------

Total Adequate Protection Payments for Creditors Secured by Vehicles:

**\$0.00****CURRENT POST-PETITION MORTGAGE PAYMENTS (CONDUIT):**

Name	Collateral	Start Date	Scheduled Amount	Value of Collateral	Payment Amount
Wells Fargo Home Mortgage	Homestead	6/1/2019	\$246,471.00	\$251,608.00	\$1,819.09

Payments for Current Post-Petition Mortgage Payments (Conduit):

**\$1,819.09**

Case No:

Debtor(s): Joshua K. Craddock  
Crystal R. Craddock**CREDITORS SECURED BY COLLATERAL OTHER THAN A VEHICLE:**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
------	------------	------------------	---------------------	--------------------------------	------------------------------------

Total Adequate Protection Payments for Creditors Secured by Collateral other than a vehicle: **\$0.00**

**TOTAL PRE-CONFIRMATION PAYMENTS****First Month Disbursement (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo: **\$0.00**  
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo: **\$0.00**  
Debtor's Attorney, per mo: **\$1,762.00**  
Adequate Protection to Creditors Secured by other than a Vehicle, per mo: **\$0.00**

**Disbursements starting month 2 (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo: **\$1,819.09**  
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo: **\$0.00**  
Debtor's Attorney, per mo: **\$0.00**  
Adequate Protection to Creditors Secured by other than a Vehicle, per mo: **\$0.00**

**Order of Payment:**

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 Trustee prior to entry of an order confirming the Chapter 13 Plan will be paid in the order set out above. All disbursements which are in a specified monthly amount are referred to as "per mo". At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on the per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. Other than the Current Post-Petition Mortgage Payments, the principal balance owing upon confirmation of the Plan on the allowed secured claim shall be reduced by the total of adequate protection payments, less any interest (if applicable), paid to the creditor by the Trustee.

DATED: 3/4/2019/s/ Richard Weaver

Attorney for Debtor(s)

/s/ Joshua K. Craddock

Debtor

/s/ Crystal R. Craddock

Joint Debtor



**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Joshua K. Craddock**  
*Debtor*

CASE NO.

**Crystal R. Craddock**  
*Joint Debtor*

CHAPTER **13**

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that on March 4, 2019, a copy of the attached Chapter 13 Plan, with any attachments, was served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

**/s/ Richard Weaver**

Richard Weaver  
Bar ID:21010820  
Richard M. Weaver & Associates  
5601 Airport Freeway  
Fort Worth, TX 76117  
(817) 222-1108

Aaron Sales & Lease  
309 E Paces Ferry Rd NE  
Atlanta, GA 30305

Applied Card Bank  
PO Box 5165  
Newark, DE 19711

BMG Auto  
2418 W Division Street  
Arlington, TX 76012

Acceptance Now  
xxxxxxxxxxxxxxxxxxxx0303  
ATTN: AcceptanceNOW Customer  
Service / B  
5501 Headquarters Dr  
Plano, TX 75024

AT&T Corp  
4515 N Santa Fe Ave  
Oklahoma City, OK 73118

Bonial & Associates PC  
14841 Dallas Parkway Ste 425  
Dallas, TX 75254

American InfoSource  
PO Box 248848  
Oklahoma City, OK 73124

Attorney General of Texas  
Bankruptcy Section  
400 S Zang Blvd Ste 500  
Dallas, TX 75208-6640

Caine & Weiner  
PO Box 5010  
Woodland Hills, CA 91365-5010

AmeriCredit/GM Financial  
xxxxx2270  
Attn: Bankruptcy  
PO Box 183853  
Arlington, TX 76096

Bank of America  
PO Box 982284  
El Paso, TX 79998-2235

Capital One Auto Finance  
xxxxxxxxxxxxx1001  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: Joshua K. Craddock*Debtor*

CASE NO.

Crystal R. Craddock*Joint Debtor*

CHAPTER 13

**CERTIFICATE OF SERVICE**

(Continuation Sheet #1)

Central Credit Services, LLC  
xxxx3944  
9550 Regency Square Blvd  
Suite 500A  
Jacksonville, FL 32225

DATCU Credit Union  
xxxxxxxx0002  
Attn: Bankruptcy  
PO Box 827  
Denton, TX 76202

Federal Pacific Credit  
PO Box 27198  
Salt Lake City, UT 84127

Centrus Auto Finance  
6410 Southpoint Pkwy S-3  
Jacksonville, FL 32216

Debt Recovery  
6800 Jericho Turnpike Ste 113E  
Syosset, NY 11791

FedLoan Servicing  
xxxxxxxxxxxx0001  
Attn: Bankruptcy  
PO Box 69184  
Harrisburg, PA 17106

Conn's HomePlus  
xxxxx4730  
Attn: Bankruptcy Dept  
PO Box 2358  
Beaumont, TX 77704

DHI Mortgage Company  
xxxxxx1213  
Attn: Bankruptcy  
10700 Pecan Park Blvd, Ste 450  
Austin, TX 78750

FHA Single Family Loan Mtg -  
US Dept of Housing & Urban HUD  
801 Cherry St Unit 45  
Fort Worth, TX 76102-6882

Convergent Outsourcing  
PO Box 9004  
Renton, WA 98057

Diversified Consultants  
PO Box 551268  
Jacksonville, FL 32255

Fingerhut  
xxxxxxxxxxxx9546  
Attn: Bankruptcy  
6250 Ridgewood Rd  
Saint Cloud, MN 56303

Credit Collections  
PO Box 773  
Needham Heights, MA 02494

Dorado Ranch HOA  
xxxxxxxx5403  
3102 Oak Law Ste 202  
Dallas, TX 75219

First Premier Bank  
xxxxxxxxxxxx0868  
Attn: Bankruptcy  
PO Box 5524  
Sioux Falls, SD 57117

Credit One Bank  
xxxxxxxxxxxx6344  
ATTN: Bankruptcy Department  
PO Box 98873  
Las Vegas, NV 89193

Dynamic Rec  
2775 Villa Creek  
Dallas, TX 75234

First Premier Bank  
xxxxxxxxxxxx8172  
Attn: Bankruptcy  
PO Box 5524  
Sioux Falls, SD 57117

Credit Systems Inc.  
1277 Country Club Lane  
Ft. Worth, TX 76112-2304

ERC/Enhanced Recovery Corp  
xxxxx0230  
Attn: Bankruptcy  
8014 Bayberry Road  
Jacksonville, FL 32256

GFC Lending LLC  
PO Box 29018  
Phoenix, AZ 85038

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Joshua K. Craddock***Debtor*

CASE NO.

**Crystal R. Craddock***Joint Debtor*

CHAPTER 13

**CERTIFICATE OF SERVICE**

(Continuation Sheet #2)

Go Financial  
7465 E Hampton Ave  
Mesa, AZ 85209

Markone Fin  
xxxxx0524  
P O Box 17038  
Jacksonville, FL 32245

Plain Green Loans  
xxxx2621  
Attn: Bankruptcy  
1900 Frost Rd Ste 100  
Bristol, PA 19007

IC Systems  
444 Highway 96 East  
Saint Paul, MN 55164

Matts Motors Llc  
2179  
3412 E Highway 82  
Gainesville, TX 76240

Quantum 3 Group  
PO Box 788  
Kirkland, WA 98083

IRS  
Centralized Insolvency Operations  
PO Box 7346  
Philadelphia, PA 19101-7346

Medicredit  
PO Box 1629  
Maryland Heights, MO 63043

Recmgmt Srvs  
xxxxxxx0658  
Attn: Bankruptcy  
4200 Cantera Drive, Suite 211  
Warrenville, IL 60555

IRS- Special Procedures Staff  
Bankruptcy: Mail Code 502DAL  
1100 Commerce Street RM 9a20  
Dallas, TX 75242

Midland Funding  
2365 Northside Drive Ste 300  
San Diego, CA 92108

RS Clark & Associates  
xxxxxxxxxx7983  
12990 Pandora Drive  
Suite 150  
Dallas, TX 75238

Jefferson Capital  
PO Box 7999  
Saint Cloud, MN 56302

Midwest Recovery Systems  
xxxxxxxxxx4090  
Attn: Bankruptcy  
PO Box 899  
Florissant, MO 63032

RSH & Associates, LLC  
PO Box 14515  
Lenexa, KS 66285-4515

Joshua K. Craddock  
11112 Dunlavin Court  
Haslet, TX 76052

National Credit Adjusters  
PO BOX 3023  
Hutchinson, KS 67504

Stellar Recovery Inc.  
4500 Salisbury Rd Ste 10  
Jacksonville, FL 32216

LVNV Funding/Resurgent Capital  
xxxxxxxxxx6740  
Attn: Bankruptcy  
PO Box 10497  
Greenville, SC 29603

NTTA  
Violation Processing Center  
PO Box 260928  
Plano, TX 75026-0928

Synchrony Bank/Lowes  
xxxxxxxxxx9278  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Joshua K. Craddock***Debtor*

CASE NO.

**Crystal R. Craddock***Joint Debtor*CHAPTER **13****CERTIFICATE OF SERVICE**

(Continuation Sheet #3)

Tarrant County  
Linebarger Goggan Blair & Sampson  
2777 Stemmons Fwy Ste 1000  
Dallas, TX 75207

U.S. Department of Education  
xxxx1015  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

U.S. Department of Education  
xxxx2970  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

Tribute Card  
xxxxxxxxxxxx0492  
Cardholder Services  
PO Box 105555  
Atlanta, GA 30348

U.S. Department of Education  
xxxx1031  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

US Dept of Education  
xxxxxx2721  
Attn: Bankruptcy  
PO Box 16448  
Saint Paul, MN 55116

TXU/Texas Energy  
xxxxxxxxxxxx3999  
Attn: Bankruptcy  
PO Box 650393  
Dallas, TX 75265

U.S. Department of Education  
xxxx1020  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

US Dept. of Hud - Title 1  
52 Corporate Circle  
Albany, NY 12203-5121

U.S. Department of Education  
xxxx1027  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

U.S. Department of Education  
xxxx2965  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

US Department of Education/Great  
Lakes  
xxxxxxxxxxxx7577  
Attn: Bankruptcy  
PO Box 7860  
Madison, WI 53707

U.S. Department of Education  
xxxx1017  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

U.S. Department of Education  
xxxx2969  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

Verizon - Bankruptcy  
500 Technology Dr. Suite 300  
Weldon Spring, MO 63304

U.S. Department of Education  
xxxx2973  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

U.S. Department of Education  
xxxx1028  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

Veterans Adm. Dept of Veteran's Affairs  
Regional Office Finance Sec. (24)  
One Veterans Plaza  
701 Clay Avenue  
Waco, TX 76799-0001

U.S. Department of Education  
xxxx1025  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

U.S. Department of Education  
xxxx1021  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

Wells Fargo Bank  
xxxxxxxxxxxx0004  
Attn: Bankruptcy Dept  
PO Box 6429  
Greenville, SC 29606

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Joshua K. Craddock**  
*Debtor*

CASE NO.

**Crystal R. Craddock**  
*Joint Debtor*

CHAPTER **13**

**CERTIFICATE OF SERVICE**  
(Continuation Sheet #4)

---

Wells Fargo Home Mortgage  
xxxxxx1595  
8480 Stagecoach Cir  
Frederick, MD 21701

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Joshua K. Craddock  
Crystal R. Craddock**

CASE NO.

CHAPTER **13**

**Certificate of Service**

---

I, the undersigned hereby certify that a copy of the foregoing Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines was served upon the following parties of interest via 1st class mail.

Date: **3/4/2019**

**/s/ Richard Weaver**

**Richard Weaver**

Attorney for the Debtor(s)

Aaron Sales & Lease  
309 E Paces Ferry Rd NE  
Atlanta, GA 30305

AT&T Corp  
4515 N Santa Fe Ave  
Oklahoma City, OK 73118

Caine & Weiner  
PO Box 5010  
Woodland Hills, CA 91365-5010

Acceptance Now  
ATTN: AcceptanceNOW Customer  
Service / B  
5501 Headquarters Dr  
Plano, TX 75024

Attorney General of Texas  
Bankruptcy Section  
400 S Zang Blvd Ste 500  
Dallas, TX 75208-6640

Capital One Auto Finance  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130

American InfoSource  
PO Box 248848  
Oklahoma City, OK 73124

Bank of America  
PO Box 982284  
El Paso, TX 79998-2235

Central Credit Services, LLC  
9550 Regency Square Blvd  
Suite 500A  
Jacksonville, FL 32225

AmeriCredit/GM Financial  
Attn: Bankruptcy  
PO Box 183853  
Arlington, TX 76096

BMG Auto  
2418 W Division Street  
Arlington, TX 76012

Centrus Auto Finance  
6410 Southpoint Pkwy S-3  
Jacksonville, FL 32216

Applied Card Bank  
PO Box 5165  
Newark, DE 19711

Bonial & Associates PC  
14841 Dallas Parkway Ste 425  
Dallas, TX 75254

Conn's HomePlus  
Attn: Bankruptcy Dept  
PO Box 2358  
Beaumont, TX 77704

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Joshua K. Craddock**  
**Crystal R. Craddock**

CASE NO.

CHAPTER **13**

**Certificate of Service**

(Continuation Sheet #1)

Convergent Outsourcing  
PO Box 9004  
Renton, WA 98057

Diversified Consultants  
PO Box 551268  
Jacksonville, FL 32255

Fingerhut  
Attn: Bankruptcy  
6250 Ridgewood Rd  
Saint Cloud, MN 56303

Credit Collections  
PO Box 773  
Needham Heights, MA 02494

Dorado Ranch HOA  
3102 Oak Law Ste 202  
Dallas, TX 75219

First Premier Bank  
Attn: Bankruptcy  
PO Box 5524  
Sioux Falls, SD 57117

Credit One Bank  
ATTN: Bankruptcy Department  
PO Box 98873  
Las Vegas, NV 89193

Dynamic Rec  
2775 Villa Creek  
Dallas, TX 75234

First Premier Bank  
Attn: Bankruptcy  
PO Box 5524  
Sioux Falls, SD 57117

Credit Systems Inc.  
1277 Country Club Lane  
Ft. Worth, TX 76112-2304

ERC/Enhanced Recovery Corp  
Attn: Bankruptcy  
8014 Bayberry Road  
Jacksonville, FL 32256

GFC Lending LLC  
PO Box 29018  
Phoenix, AZ 85038

DATCU Credit Union  
Attn: Bankruptcy  
PO Box 827  
Denton, TX 76202

Federal Pacific Credit  
PO Box 27198  
Salt Lake City, UT 84127

Go Financial  
7465 E Hampton Ave  
Mesa, AZ 85209

Debt Recovery  
6800 Jericho Turnpike Ste 113E  
Syosset, NY 11791

FedLoan Servicing  
Attn: Bankruptcy  
PO Box 69184  
Harrisburg, PA 17106

IC Systems  
444 Highway 96 East  
Saint Paul, MN 55164

DHI Mortgage Company  
Attn: Bankruptcy  
10700 Pecan Park Blvd, Ste 450  
Austin, TX 78750

FHA Single Family Loan Mtg -  
US Dept of Housing & Urban HUD  
801 Cherry St Unit 45  
Fort Worth, TX 76102-6882

IRS  
Centralized Insolvency Operations  
PO Box 7346  
Philadelphia, PA 19101-7346

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Joshua K. Craddock  
Crystal R. Craddock**

CASE NO.

CHAPTER **13**

**Certificate of Service**

(Continuation Sheet #2)

IRS- Special Procedures Staff  
Bankruptcy: Mail Code 502DAL  
1100 Commerce Street RM 9a20  
Dallas, TX 75242

Midwest Recovery Systems  
Attn: Bankruptcy  
PO Box 899  
Florissant, MO 63032

RS Clark & Associates  
12990 Pandora Drive  
Suite 150  
Dallas, TX 75238

Jefferson Capital  
PO Box 7999  
Saint Cloud, MN 56302

National Credit Adjusters  
PO BOX 3023  
Hutchinson, KS 67504

RSH & Associates, LLC  
PO Box 14515  
Lenexa, KS 66285-4515

LVNV Funding/Resurgent Capital  
Attn: Bankruptcy  
PO Box 10497  
Greenville, SC 29603

NTTA  
Violation Processing Center  
PO Box 260928  
Plano, TX 75026-0928

Stellar Recovery Inc.  
4500 Salisbury Rd Ste 10  
Jacksonville, FL 32216

Markone Fin  
P O Box 17038  
Jacksonville, FL 32245

Plain Green Loans  
Attn: Bankruptcy  
1900 Frost Rd Ste 100  
Bristol, PA 19007

Synchrony Bank/Lowes  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896

Matts Motors Llc  
3412 E Highway 82  
Gainesville, TX 76240

Quantum 3 Group  
PO Box 788  
Kirkland, WA 98083

Tarrant County  
Linebarger Goggan Blair & Sampson  
2777 Stemmons Fwy Ste 1000  
Dallas, TX 75207

Medicredit  
PO Box 1629  
Maryland Heights, MO 63043

Recmgmt Srvc  
Attn: Bankruptcy  
4200 Cantera Drive, Suite 211  
Warrenville, IL 60555

Tribute Card  
Cardholder Services  
PO Box 105555  
Atlanta, GA 30348

Midland Funding  
2365 Northside Drive Ste 300  
San Diego, CA 92108

Richard M. Weaver & Associates  
5601 Airport Freeway  
Fort Worth, TX 76117

TXU/Texas Energy  
Attn: Bankruptcy  
PO Box 650393  
Dallas, TX 75265



**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Joshua K. Craddock  
Crystal R. Craddock**

CASE NO.

CHAPTER **13**

**Certificate of Service**

(Continuation Sheet #3)

U.S. Department of Education  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

U.S. Department of Education  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

US Department of Education/Great  
Lakes  
Attn: Bankruptcy  
PO Box 7860  
Madison, WI 53707

U.S. Department of Education  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

U.S. Department of Education  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

Verizon - Bankruptcy  
500 Technology Dr. Suite 300  
Weldon Spring, MO 63304

U.S. Department of Education  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

U.S. Department of Education  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

Veterans Adm. Dept of Veteran's Affairs  
Regional Office Finance Sec. (24)  
One Veterans Plaza  
701 Clay Avenue  
Waco, TX 76799-0001

U.S. Department of Education  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

U.S. Department of Education  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

Wells Fargo Bank  
Attn: Bankruptcy Dept  
PO Box 6429  
Greenville, SC 29606

U.S. Department of Education  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

U.S. Department of Education  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

Wells Fargo Home Mortgage  
8480 Stagecoach Cir  
Frederick, MD 21701

U.S. Department of Education  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

US Dept of Education  
Attn: Bankruptcy  
PO Box 16448  
Saint Paul, MN 55116

Wells Fargo Home Mortgage  
8480 Stagecoach Cir  
Frederick, MD 21701

U.S. Department of Education  
ECMC/Bankruptcy  
PO Box 16408  
Saint Paul, MN 55116

US Dept. of Hud - Title 1  
52 Corporate Circle  
Albany, NY 12203-5121

Wells Fargo Home Mortgage  
8480 Stagecoach Cir  
Frederick, MD 21701